

RECEIVED
CENTRAL FAX CENTER

SEP 26 2006

INTELLECTUAL PROPERTY DEPARTMENT
HUNTON & WILLIAMS LLP
1900 K STREET, N.W.
WASHINGTON, D.C. 20006-1109

TEL 202 • 955 • 1500
FAX 202 • 778 • 2201

ROBERT A. KING
Direct Dial: 404-888-4136
EMAIL: rking@hunton.com

File No: 72167.000278

September 26, 2006

Application Number : 09/872,447 Confirmation No.: 2082
Applicant : James TAYLOR, et al.
Filed : June 1, 2001
Title : **SYSTEM AND METHOD FOR OFFERING A FINANCIAL PRODUCT**
TC/Art Unit : 3693
Examiner: : Kirsten APPLE
Docket No. 72167.000278
Customer No. 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Transmitted herewith is an amendment in the above-identified application. Fees have been calculated as shown below:

| CLAIMS AS AMENDED | | | | | | |
|-------------------------------------------------|----------------------------------|------------------------------------|-------|--------------|--------------|------------------|
| | Claims Remaining After Amendment | Highest Number Previously Paid For | Extra | Rate | | Amount |
| | | | | Large Entity | Small Entity | |
| Number of Claims in Excess of 20 | 71 | 69 | 2 | \$ 50.00 | \$ 25.00 | \$ 100.00 |
| Independent Claims in Excess of 3 | 0 | 3 | 0 | \$ 200.00 | \$ 100.00 | \$ 0.00 |
| First Presentation of Multiple Dependent Claims | | | | \$ 360.00 | \$ 180.00 | \$ 0.00 |
| Extension Fee: a) One Month | | | | \$ 120.00 | \$ 60.00 | \$ 0.00 |
| b) Two Months | | | | \$ 450.00 | \$ 225.00 | \$ 0.00 |
| c) Three Months | | | | \$ 1020.00 | \$ 510.00 | \$ 0.00 |
| d) Four Months | | | | \$ 1590.00 | \$ 795.00 | \$ 0.00 |
| e) Five Months | | | | \$ 2160.00 | \$ 1080.00 | \$ 0.00 |
| Other: | | | | | | \$ 0.00 |
| TOTAL FEE DUE | | | | | | \$ 100.00 |



No additional fee is required.

A check in the amount of \$ _____ is attached.

Charge \$ 100.00 to Deposit Account No. 50-0206.

Charge any additional fees or credit any overpayment to Deposit Account No. 50-0206.

Small Entity Status Claim: ☐ is hereby requested. ☐ is of record in this application.

Respectfully submitted,

By:

Robert A. King
Registration No. 42,788

72167.000278 ATLANTA 646391v1

RECEIVED
CENTRAL FAX CENTER

SEP 26 2006

HUNTON &
WILLIAMSHUNTON & WILLIAMS LLP
BANK OF AMERICA PLAZA
SUITE 4100
600 PEACHTREE STREET, N.E.
ATLANTA, GEORGIA 30308-2216TEL 404 • 888 • 4000
FAX 404 • 888 • 4190

FAX

TO NAME: Mail Stop Amendment
FIRM: U.S. Patent and Trademark Office
FAX NO.: 571-273-8300
PHONE NO.:

PAGES (INCLUDING COVER): 28 24

ORIGINAL TO FOLLOW IN MAIL: ☐ Yes ☒ No

FROM NAME: Robert A. King
DIRECT DIAL: 404-888-4136

MESSAGE In re Application Of: TAYLOR, James W. et al. Examiner: APPLE, Kirsten
Application No.: 09/872,447 Art Unit: 3693
Filed: June 1, 2001 Docket No.: 72167.000278
(Formerly P/2167-278)
Title: SYSTEM AND METHOD FOR OFFERING A FINANCIAL
PRODUCT

In accordance with 37 CFR 1.8, I hereby certify that the attached correspondence entitled:
RESPONSE UNDER 37 C.F.R. § 1.111 attached is being facsimile transmitted to the
United States Patent and Trademark Office on September 26, 2006.

Signature: 

Typed or Printed Name of Person Signing Certificate:

Robert A. KingRegistration No., if applicable: 42,738

IF PROBLEM WITH TRANSMISSION, PLEASE CONTACT OPERATOR AT 404 • 888 • 4578 .

OPERATOR

DATE: September 26, 2006

TIME:

CLIENT/MATTER NAME:

CLIENT/MATTER NO.: 72167.000278

This communication is confidential and is intended to be privileged pursuant to the attorney-client privilege and the work-product doctrine. If the reader of this message is not the intended recipient, or the employee or agent responsible to deliver it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please immediately notify us by telephone, and return the original message to us at the above address via the U.S. Postal Service.

RECEIVED
CENTRAL FAX CENTER

SEP 26 2006

ATTORNEY DOCKET NO. 72167.000278
(FORMERLY P/2167-278)IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
TAYLOR, James W. *et al.*) Examiner: APPLE, Kirsten
)
Appln. No.: 09/872,447) Group Art Unit: 3693
)
Filed: June 1, 2001) Confirmation No. 2082
)
For: SYSTEM AND METHOD)
FOR OFFERING A)
FINANCIAL PRODUCT)

RESPONSE UNDER 37 C.F.R. § 1.111**MAIL STOP AMENDMENT**

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

I. INTRODUCTION

In response to the Office Action mailed July 5, 2006 (the "Office Action"), Applicants hereby offer the following response. A brief index of the present communication follows.

- Listing of the Claims begin on page 2 of this paper.
- Remarks/Arguments begin on page 12 of this paper.

09/27/2006 EFLORES 00000081 500206 09872447

01 FC:1202 100.00 DA